

Information to identify the case:

Debtor 1	William Sherwood	Social Security number or ITIN	xxx-xx-9325
	First Name Middle Name Last Name	EIN	26-2830408
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	18-22099-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William Sherwood
fdba Supreme Wholesale, Inc., fdba City
Beverages, Inc.

8/1/23

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
William Sherwood
Debtor

Case No. 18-22099-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 01, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2023:

Recip ID	Recipient Name and Address
db	+ William Sherwood, 16 Rolling Rd, East Brunswick, NJ 08816-4125
intp	+ Advanced Beverage, Inc., c/o Riker Danzig, One Speedwell Avenue, Morristown, NJ 07960-6838
517592717	+ Advanced Beverage Inc., d/b/a Culinary Ventures inc., 1835 Burnet Ave., Union, NJ 07083-4282
517592719	+ Cap Back, 160 Broadway, 14th Fl, New York, NY 10038-4209
517592725	+ Fox Financing, 1022 North Montello St, Brockton, MA 02301-1654
517678403	+ Jaydeen Corp, Att: Jan Meyer, 1029 Teaneck Rd, 2nd Fl, Teaneck, NJ 07666-4514
517592726	+ Jaydeen Corporation, 3900 Westside Ave, North Bergen, NJ 07047-6471
517592727	+ Kim Emerling, Esq., 36 Bromfield St, Suite 210-212, Boston, MA 02108-5221
517592728	+ Larry Schwartz, 14 Woodville Terrace, Hillsboro, NJ 08844-4372
517592729	+ Law Offices of Jan Meyer & Associates, 1029 Teaneck Rd, 2nd Fl, Teaneck, NJ 07666-4514
517678526	+ Polar Beverages, Att: Jonathan Neill & Assoc, POB 7000, Tarzana, CA 91357-7000
517592732	+ Riker Danzig LLP, Derrick R. Freijomil, Esq., 1 Speedwell Ave., Morristown, NJ 07960-6838
517699139	+ Simco Sales Inc, Att:Martin Goldman, 3820 Rock Hampton Dr, Tarzana, CA 91356-5704
517592733	+ Simco Sales, Inc. d/b/a Simco Foods, Attn: Mendelson, Goldman & Schwarz, 5805 Sepulveda Blvd., Suite 850, Sherman Oaks, CA 91411-2571

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 01 2023 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 01 2023 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517592718	+ Email/PDF: bncnotices@becket-lee.com	Aug 01 2023 20:38:13	American Express, PO Box 1270, Newark, NJ 07101-1270
517638044	Email/PDF: bncnotices@becket-lee.com	Aug 01 2023 20:38:09	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517592720	+ EDI: CAPITALONE.COM	Aug 02 2023 00:15:00	Capital One, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
517671375	EDI: CAPITALONE.COM	Aug 02 2023 00:15:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517592721	+ EDI: CITICORP.COM	Aug 02 2023 00:15:00	Citi, PO Box 790046, Saint Louis, MO 63179-0046
517592722	+ Email/Text: B@directcapital.com	Aug 01 2023 20:29:00	Direct Capital, 155 Commerce Way, Portsmouth, NH 03801-3243
517601714	Email/Text: EBNBKNOT@ford.com	Aug 01 2023 20:29:00	FORD MOTOR CREDIT COMPANY LLC, DEPT. 55953, PO BOX 55000, DETROIT, MI. 48255-0953
517607015	Email/Text: EBNBKNOT@ford.com	Aug 01 2023 20:29:00	Ford Motor Credit Co, POB 62180, Colorado Springs, CO 80962-4400

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517592723	+ Email/Text: EBNBKNOT@ford.com	Aug 01 2023 20:29:00	Ford Motor Credit Company, PO Box 542000, Omaha, NE 68154-8000
517592724	+ Email/Text: bankruptcyalerts@forwardfinancing.com	Aug 01 2023 20:28:00	Forward Financing, LLC, 36 Bromfield St, Suite 210-212, Boston, MA 02108-5221
517592730	Email/Text: Bankruptcy.Notices@pnc.com	Aug 01 2023 20:28:00	PNC Bank, Client Services, PO Box 747066, Pittsburgh, PA 15274
517592731	+ Email/Text: sternback@heitnerbreitstein.com	Aug 01 2023 20:29:00	Polar Corporation, c/o Heitner & Breitstein, 28 N Main St, Marlboro, NJ 07746-1429
517592734	+ EDI: RMSC.COM	Aug 02 2023 00:15:00	Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
517595209	+ EDI: RMSC.COM	Aug 02 2023 00:15:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517592735	+ EDI: VERIZONCOMB.COM	Aug 02 2023 00:15:00	Verizon, 500 Technology Dr., Ste 30, Saint Charles, MO 63304-2225
517592736	+ Email/Text: bkfilings@zwickerpc.com	Aug 01 2023 20:29:00	Zwicker & Associates, PC, 80 Minuteman Rd., Andover, MA 01810-1008
517711418	Email/PDF: bncnotices@becket-lee.com	Aug 01 2023 20:38:25	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 03, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 1, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Curtis M Plaza	on behalf of Interested Party Advanced Beverage Inc. cplaza@riker.com, sdechoyan@riker.com
Curtis M Plaza	on behalf of Plaintiff Advanced Beverage Inc. cplaza@riker.com, sdechoyan@riker.com
Denise E. Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

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Mitchell Malzberg

on behalf of Defendant William Sherwood mmalzberg@mjmalzberglaw.com dlapham@mjmalzberglaw.com

Mitchell Malzberg

on behalf of Debtor William Sherwood mmalzberg@mjmalzberglaw.com dlapham@mjmalzberglaw.com

Morris S. Bauer

on behalf of Mediator Morris Bauer MSBauer@duanemorris.com tjsantorelli@duanemorris.com

R. A. Lebron

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com

Richard L Elem

on behalf of Creditor Jaydeen Corporation relem@janmeyerlaw.com

Richard L Elem

on behalf of Plaintiff Jaydeen Corporation relem@janmeyerlaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11